

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:	)	
Donald Gary Jones	)	Case No. _____
283 Grove Court	)	Chapter <u>13</u> _____
Thomasville, NC 27360	)	
Janet Kendrick Jones	)	
283 Grove Court	)	
Thomasville, NC 27360	)	
	)	
	)	
	)	
SS# <u>xxx-xx-9339</u>	)	
SS# <u>xxx-xx-1800</u>	)	
Debtor(s)	)	

## NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on June 9, 2014 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

## CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

### I. Plan Payments

The plan proposes a payment of \$1,850.00 per month for a minimum period of 36 months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

### II. Administrative Costs

#### 1. Attorney fees.

The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ 205.00 from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.

The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

**2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

### III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

#### 1. Domestic Support Obligations ("DSO")

a.  None

b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.

d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

#### 2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
<b>Davidson County</b>	<b>\$0.00</b>
<b>Internal Revenue Service</b>	<b>\$0.00</b>
<b>North Carolina Department of Revenue</b>	<b>\$0.00</b>

**IV. Secured Claims****1. Real Property Secured Claims**

- a.  None
- b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Davidson County	1991 Fleetwood Mobile Home and Land Location: 283 Grove Court, Thomasville NC 27360	R	N	\$0.00	\$496.85	
Empire Acceptance Co., Inc.	1991 Fleetwood Mobile Home and Land Location: 283 Grove Court, Thomasville NC 27360	R	N	\$215.74	\$2,200.00	
Springleaf Financial Services	1991 Fleetwood Mobile Home and Land Location: 283 Grove Court, Thomasville NC 27360	R	N	\$594.94	\$7,200.00	

**2. Personal Property Secured Claims**

- a.  None
- b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Lendmark	2012 Krafzman Trailer	\$5,478.13	N	\$0.00	\$0.00	\$104.01	5.25%
Wells Fargo Bank, NA	2007 Honda Accord EX	\$6,204.48	Y	\$0.00	\$0.00	\$117.80	5.25%
Wells Fargo Dealer Services	2007 Freightliner	\$25,000.00	N	\$7,622.62	\$200.00	\$474.65	5.25%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

*To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).*

**3. Collateral to be Released**

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

#### 4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

#### V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

#### VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

#### VII. Executory Contracts/Leases

- a.  None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

#### VIII. Special Provisions

- a.  None
- b. Other classes of unsecured claims and treatment

c. Other Special Terms

Date: June 9, 2014

/s/ Tommy S. Blalock, III

**Tommy S. Blalock, III 26467**

Attorney for the Debtor

Address: **620 Green Valley Road**

**Suite 209**

**Greensboro, NC 27408**

Telephone: **(336) 274-2343**

State Bar No. **26467**

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:		)	
Donald Gary Jones		)	<b>NOTICE TO CREDITORS</b>
Janet Kendrick Jones		)	<b>AND</b>
SS# xxx-xx-9339		)	<b>PROPOSED PLAN</b>
SS# xxx-xx-1800		)	
Debtor(s)		)	Case No. _____

**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox**  
**Clerk of Court**  
**U.S. Bankruptcy Court**  
**Middle District of North Carolina**  
**P.O. Box 26100**  
**Greensboro, NC 27402**

**Kathryn L. Bringle**  
**Chapter 13 Trustee**  
**Winston-Salem Division**  
**Post Office Box 2115**  
**Winston-Salem, NC 27102-2115**

**Ally Financial**  
**Acct. xxx8336**  
**P.O. Box 380902**  
**Bloomington, MN 55438-0902**

**Altair OH XIII, LLC**  
**Acct. xxx2972**  
**c/o Weinstein Pinson & Riley, PS**  
**P.O. Box 3978**  
**Seattle, WA 98124**

**Branch Banking & Trust Co.**  
**Bankruptcy Section**  
**P.O. Box 1847**  
**Wilson, NC 27894-1847**

**Capital One Auto Finance**  
**Acct. xxx5124**  
**3905 N. Dallas Parkway**  
**Plano, TX 75093**

**Capital One, N.A.**  
**Acct. xxx2765**  
**c/o Becket & Lee, LLP**  
**P.O. Box 3001**  
**Malvern, PA 19355**

**Chase**  
**Acct. xxx6486**  
**P.O. Box 15298**  
**Wilmington, DE 19850-5298**

**Davidson County**  
**Acct. xxx4958**  
**Office of Tax Collector**  
**PO Box 1577**  
**Lexington, NC 27293-1577**

**Emergency Physicians Group, LLC**

Acct. xxx1876  
c/o Franklin Collection Services  
P.O. Box 3910  
Tupelo, MS 38803

**Empire Acceptance Co., Inc.**

Acct. xxx7719  
P.O. Box 18245  
Greensboro, NC 27419

**Firstpoint Collection Resources**

PO Box 26140  
Greensboro, NC 27402

**GE Capital Retail Bank**

Acct. xxx1931  
Attn: Bankruptcy Dept.  
P.O. Box 103104  
Roswell, GA 30076

**Internal Revenue Service**

Acct. xxx9339  
PO Box 7346  
Philadelphia, PA 19101-7346

**Jefferson Capital Systems, LLC**

Acct. xxx4970  
P.O. Box 7999  
Saint Cloud, MN 56302-9617

**Lendmark**

Acct. xxx9040  
400 East Hanes Mill Road  
Winston Salem, NC 27105-9136

**LVNV Funding, LLC**

Acct. xxx0709  
c/o Resurgent Capital Services  
P.O. Box 10587  
Greenville, SC 29603

**North Carolina Department of Revenue**

Acct. xxx9339  
PO Box 1168  
Raleigh, NC 27640

**Portfolio Recovery Associates, LLC**

Acct. xxx7707  
P.O. Box 12914  
Norfolk, VA 23541

**Progressive Management**

Acct. xxx6255  
1521 W. Cameron Avenue  
West Covina, CA 91790-2738

**Quantum3 Group, LLC**

Acct. xxx1014  
Agent for Elite Recovery Acquisitions  
P.O. Box 788  
Kirkland, WA 98083

**Quantum3 Group, LLC as Agent for  
Moma Funding, LLC**

Acct. xxx6453  
P.O. Box 788  
Kirkland, WA 98083

**Regional Management Corp.**

Acct. xxx1014  
P.O. Box 776  
Mauldin, SC 29662

**SCA Collections**  
300 East Arlington Blvd., Suite 6-A  
Greenville, NC 27858

**Security Financial Services**  
1116 Eastchester Drive, Suite 112  
High Point, NC 27265

**SFC Central Bankruptcy & Recovery Dept,**  
Acct. xxx5391  
P.O. Box 1893  
Spartanburg, SC 29304

**Springleaf Financial Services**  
Acct. xxx1580  
P.O. Box 3251  
Evansville, IN 47731

**TD Bank USA N.A.**  
Acct. xxx7104  
c/o Weinstein & Riley PS  
P.O. Box 3978  
Seattle, WA 98124

**Tom Gill Chevrolet**  
acct. xxx1867  
7830 Commerce Drive  
Florence, KY 41042

**Wells Fargo Bank, NA**  
Acct. xxx5808  
DBA Wells Fargo Dealer Services  
PO Box 25341  
Santa Ana, CA 92799

**Wells Fargo Dealer Services**  
acct. xxx2036  
P.O. Box 25341  
Santa Ana, CA 92799-5341

Date: June 9, 2014

/s/ Tommy S. Blalock, III  
Tommy S. Blalock, III 26467